Merchant Agreement

Between Secure EMI (Transparent Solutions) and the Merchant

This Merchant Agreement ("Agreement") is entered into between:

Transparent Solutions, a sole proprietorship having its registered office at 193-L, Brands Road, Model Town, Opposite Delco Showroom, Ludhiana, Punjab, India - 141002, operating under the brand name Secure EMI, hereinafter referred to as "Secure EMI",

AND

Secure Emi, operating as or as an individual (proprietor), hereinafter referred to as the "Merchant".

By accepting this Agreement, the Merchant acknowledges and agrees to the terms and conditions set forth herein and as displayed on the Secure EMI platform.

1. Purpose

Secure EMI enables merchants to offer self-financed EMI-based purchases to their customers via a secure and digital mandate platform. This Agreement outlines the scope, roles, and responsibilities of both parties.

2. Terms of Use

This Agreement incorporates by reference the full Terms and Conditions published on our website. The Merchant confirms that they have read, understood, and accepted all provisions detailed in the Terms of Use.

URL: https://secureemi.com/terms-of-use.html

3. Merchant Responsibilities

- Merchant shall truthfully and accurately input customer and transaction details.
- Merchant shall disclose all charges, terms, and product/service details to the customer.
- Merchant agrees not to misuse the Secure EMI platform for illegal, unauthorized, or misleading activities.

4. Secure EMI Role and Rights

- Secure EMI shall provide infrastructure for mandate setup, customer authorization, and collection processing.
- Secure EMI shall initiate debits from customer accounts per schedule and deduct applicable platform fees before crediting remaining funds to the Merchant.

• Secure EMI reserves the right to pause or terminate access in case of suspicious activity or breach of terms.

5. KYC and Compliance

- Merchant agrees to submit KYC documentation including identity proof, business registration (if applicable), and bank account verification.
- Secure EMI may request periodic updates or re-verification.

6. Dispute Resolution and Fraud Handling

- In case of disputes raised by the customer or Merchant, Secure EMI will act as an intermediary to facilitate communication and resolution.
- Merchant shall promptly cooperate in resolving disputes and may be required to provide transaction evidence or customer communication.
- Secure EMI reserves the right to withhold payouts or suspend access in case of unresolved disputes or chargebacks.
- Any suspected fraudulent activity by the Merchant may result in immediate termination, blacklisting, and notification to appropriate authorities.

7. Indenification and Limitation of Liability

- Merchant agrees to indemnify Secure EMI from losses arising from misuse, fraud, misrepresentation, or violation of laws.
- Secure EMI shall not be liable for technical failures, third-party issues, or indirect damages.

8. Termination

• This Agreement may be terminated by either party with written notice, subject to final settlement of ongoing obligations and pending payouts.

9. Execution and Electronic Signature

This Agreement has been digitally executed and accepted by the Merchant via electronic verification. No physical signature is required.

Execution Details:

• Merchant Name: Secure Emi

• Business Name (if any):

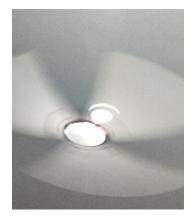
• Date & Time of Acceptance: 08/20/2025 04:19 PM

• IP Address: 49.43.88.126

• Device Information: Redmi (2411DRN47I)

• OTP Verification Status: Completed

• Live Photo Submitted: Completed





Merchant Selfie Merchant Signature

Digitally executed and issued by Secure EMI – Transparent Solutions. This is a legally valid electronic agreement under the Information Technology Act, 2000.